

# Rita Ertman Information

## Rita - Timeline of Events

### Exclusive Benefit Plan – dumped pension plan

Rita never worked for Delphi but her pension is coming from  
Delphi

#### Approximately September 2005 –

- Rita received letters from Delphi stating that her pension was in jeopardy
- Called Pat Meyer and asked how could pension be in jeopardy when she never worked for Delphi
- The two decided that they would check with a lawyer

#### October 2005

- On October 5, 2005 L.A.W.S., Inc. went to Congressman George Miller's CA office in Washington to meet with Attorney Jody Calamine and told him that Delphi would bankrupt on October 8, 2005.
- L.A.W.S., Inc. had been working with Jody Calamine for a year asking that CEO Rick Wagoner be brought before Congress.
- On October 8, 2007 Delphi declared bankruptcy

#### December 2005

- Rita's widow's Christmas check from General Motors, a negotiated Christmas bonus for General Motors blue collar workers, was shorted. She has only received \_\_\_\_\_. It was not until February of 2006 that the mistake was rectified.

#### February 2006

- At Jody Calamine's suggestion they went to the Department of Labor
- An answer was promised in a few days. No answer was ever given.

- It was decided to contact Senators Levin and Stabenow and ask them for help with these situations
- Both Stabenow and Levin have never responded to this situation or any other GM/Delphi situations presented to them.

March 2006

- They met with Congressman David Camp who said that he had not been able to look at the information but would check with General Motors and get back to Rita.
- He later wrote to Rita that he was unable to get her employment records.
- Rita eventually paid for her Social Security records that showed her work history.

April 2006

- Took story to the FBI in Saginaw because they thought that there was criminal misconduct on the part of General Motors and Delphi.

May 2006

- After no response from the FBI Pat Meyer and Morrie Henry, her brother and a blue-collar worker, took Rita's information about the pension fund and their concerns about the legality of the tax-free spin-off to the FBI in Washington to Audra Jolicoeur 859-288-4724.
- After 4 months sent by they then visited the office of the Detroit FBI office and brought proof including the Delphi Prospectus and the pension letters.

2007

- Throughout 2007 we decided to make the public aware of the tax-free spin-off and Rita's pension fears.
- We went outside the State of Michigan to ask for help meeting with Senator Dorgan's staff member and several

others.

- We could feel a cover-up in action. No help was given. Senator Dorgan questioned as to why we were not working with our Michigan people.

#### March 2007

- A lawyer used by L.A.W.S. suggested that it was a good idea to check the IRS.
- Pat Meyer took this information to the IRS and became a Whistleblower.
- The question is who is giving Delphi the money to pay for the pensions for the people who never worked for Delphi?
- The IRS said that they could neither admit or deny or share any information about the investigation. Naturally she was frustrated.

#### December 2007

- Rita and Pat called the Detroit FBI and were told by Agent Hoppe that the FBI had dropped the Delphi case. The Securities Exchange Commission ordered no further fining of Delphi for cooking their books.
- After receiving this information we felt that every Federal agency was covering up.

#### January 2008

- It was then decided to continue reporting to the Tax Advocacy Office to Attorney Laura Baek.
- Floyd Williams, Legislative Ambassador to the IRS, was also contacted about the admit or deny ruling.

#### January to March 2008

- Pat made the decision that it was time to get the story out so the decision was made to write the book "Dispute This".
- Approximately 2 months ago Pat contacted Jennifer Dixon and took information to her at the Traveler's Building.

October 17, 2005

My name is Rita A Ertman; in 1979 I transferred from the Hydra-Matic Transmission Plant - Division of General Motors in Ypsilanti, Michigan to the Three Rivers, Michigan Plant where we made the 2004R Over Drive Transmission. In 1989 the 3year plan showed there was no market for our transmission anymore except for service and to finish out the year. In the first part of 1990 we were informed we were going to build drive shafts and our plant would start removing the transmission equipment to Toledo, Ohio. There was a layoff of over 50% of the workforce hourly and salary. We would become part of Saginaw Steering Gear division of General Motors in May 1990. For that first year we moved equipment from the Parma, Ohio plant to Three Rivers, Michigan. We then started to call back the laid off employees in October of 1990.

From May 1990 to March 1994 we worked for Saginaw Steering Gear Division of General Motors. We had several in plant meetings early in the year of 1994 telling us General Motors didn't want to be supplying parts to themselves and our plant was for sale. We were informed by in plant meetings that Richard Dauch had bought the General Motors plant in Detroit and had plans to purchase the Three Rivers, Michigan plant. Richard Dauch was forming his own corporation known as American Axle Inc. and he is the CEO of the company.

In 1999 there was a spin off of Saginaw Steering Gear to Delphi Corporation. In 1999 I worked for American Axle Inc. I never worked for Delphi. I retired from American Axle in October of 2003.

My pension time worked with General Motors was frozen March of 1994. When I retired all paper work for GM time was calculated through the GM administration down town Detroit. I was told by GM my pension checks would come from General Motors and American Axle. My GM portion of my pension was turned over to Delphi my concern is how can a corporation like General Motors turn over my pension to Delphi when I never worked for Delphi?

Thank You  
Concerned Retiree  
  
Rita A Ertman  
11600 Marshall Rd  
Birch Run, Mi 48415  
989-624-5307

**U.S. Department of Labor**

Employee Benefits Security Administration  
Ft. Wright Executive Building I  
1885 Dixie Highway  
Ft. Wright, Kentucky 41011-2664



June 2, 2006

Ms. Rita Ertman  
11600 Marshall Road  
Birch Run, Michigan 48415

Dear Ms. Ertman:

This is in reply to your letter, referred to the U.S. Department of Labor, Employee Benefits Security Administration (EBSA), Cincinnati Regional Office by EBSA's Office of Enforcement, regarding the alleged transfer of pension liability from General Motors to Delphi Corporation (Delphi) and the corresponding impact the Delphi bankruptcy filing may have on your future pension entitlement.

As you may be aware, the Department of Labor shares responsibility with the Internal Revenue Service for administering the Employee Retirement Income Security Act (ERISA). The purpose of ERISA is to protect the interests of participants and beneficiaries who depend on benefits from employee pension and welfare benefit plans. Among other protections, ERISA establishes standards of fiduciary conduct for administrators of employee benefit plans.

As we understand the situation, certain assets of the Saginaw Division of General Motors (Saginaw Division) were purchased by American Axle & Manufacturing (AAM) in 1994. You maintain that the defined pension benefits accrued during your employment with the Saginaw Division were to be provided by a pension plan sponsored by General Motors, while the defined pension benefits accrued during your employment with AAM are to be provided by a pension plan sponsored by AAM. You now understand that the management of the pension benefit arising from your employment at the Saginaw Division has been transferred to the Delphi Corporation. The Delphi Corporation filed for Chapter 11 bankruptcy protection on October 8, 2005 in the Southern District of New York (Case number 05-44481). You emphasize that you never worked for Delphi and are concerned about the possible impact the bankruptcy filing may have on your future pension entitlement.

Generally speaking, pension assets should not be at risk when a business declares bankruptcy, because ERISA requires that promised pension benefits be funded and that pension monies be kept separate from an employer's business assets and held in trust or invested in an insurance contract. Thus, if an employer declares bankruptcy, the retirement funds should be secure from the company's creditors.

In addition, defined benefit plans are protected by the Pension Benefit Guaranty Corporation (PBGC), a Federal Government corporation. If a plan is terminated because an employer has financial difficulty and cannot fund the plan, and the plan does not have enough money to pay the promised benefits, the PBGC will assume responsibility for the plan. The PBGC pays benefits after termination up to a certain maximum guaranteed amount. For defined benefit plans terminating in 2006, PBGC has determined the

Letter to Ms. Rita Ertman

Page 2

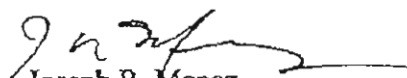
maximum monthly benefit to be \$3,972. For more information about the PBGC, you may wish to contact them at 1-800-400-7242 or visit their website at [www.pbgc.gov](http://www.pbgc.gov).

In regard to the alleged transfer of pension liability from General Motors to Delphi, we appreciate the information that you have provided to this office regarding your pension concerns. We will take the information that has been provided under consideration, as well as other complaints this Office has received on this matter. It is the policy of the Department to neither confirm nor deny the existence of an investigation until a public action is taken or the investigation is closed. Should the Department decide to open an investigation, or if an investigation is currently ongoing, no information can be provided regarding the status of such an investigation.

You should also be aware that, in addition to the enforcement powers conveyed to the Department, a participant has a right to seek a remedy by bringing a civil action under Section 502(a) of ERISA, which provides statutory authority for an employee benefit plan participant, beneficiary, or fiduciary to bring a civil action to recover benefits and/or to redress or correct any alleged violations of Title I of ERISA. Section 502(g) provides that, in most actions brought under Title I of ERISA by a participant, beneficiary, or fiduciary, the court in its discretion may allow a reasonable attorney's fee and costs of the action to either party. Since your claims may involve the bankruptcy petition of Delphi, any action may be subject to the provisions of the U.S. Bankruptcy Code. Therefore, if you feel that your rights under the plan may have been violated, you may wish to consult legal counsel for possible pursuit through the courts.

I hope this information is helpful.

Sincerely,



Joseph R. Menez  
Regional Director  
Cincinnati Regional Office

**Rita A Ertman**

11600 Marshall Rd  
Birch Run, MI 48415

Phone: 989-624-5307  
FAX : 989-624-5307  
Eraert56@AOL.Com

**Fax Transmittal Form**

To: Dave Camp  
Address: 137 Cannon Building  
Washington DC  
Phone: 202-225-3561  
Fax: 202-225-9679

From: Rita A Ertman  
Date Sent: 3-24-07  
Number of Pages: 2

**Message:**

On February 10, 2006 we visited your office I along with Steve Gillihan, director of L.A.W.S. Pat Meyer met with your Legislative Assistant Mathew D Mika to ask for a Congressional Hearing on the General Motors / Delphi bankruptcy case that is currently in process. We left a package of information showing the facts that salaried employees who had worked for GM then transitioned to American Axle & Manufacturing in 1974 who never worked for Delphi had their pension liability moved from the GM books to a bankrupt Delphi Corp.

We returned the visit to your office on March 7<sup>th</sup>, 2006 with myself the director of L. A. W. S. Pat Meyer and Jim Garnsey concerned about our pensions. You at that time told us: to be honest with you I really didn't have time to look at the information but I will and get back with you. It is now March 24, 2007 a little over a year has gone by; have you now found the time to look over the information?? We have not heard a thing from you or your office after many faxes and phone calls.

Pat Meyer (director of L.A.W.S.) has been working with Attorney Nina Olson of the Internal Revenue Office in DC. We are asking our Senatorial and Congressional Leaders to write a letter to the IRS to speed up the investigation of documents that would show tax evasion in the GM /Delphi spin-off.



Today at a meeting in Kalamazoo Mi. at the Washington Street Library, Pat Meyer delivered to Senator Carl Levin our concern about this complex and complicated dilemma. The IRS suggested we obtain letters from our Senatorial and Congressional Leaders to ask them to expedite information only they would have in their records concerning the GM / Delphi spin-off.

Due to the impact on the State of Michigan's economy White and Blue collar workers who never worked for Delphi are asking for your help in bringing information to the surface.

Ms Meyer explained to Senator Levin that several agencies on the hill knew about the cover-up. So in an effort to answer the IRS's request Ms Meyer contacted Allen Huffman, office of Senator Dorgan's office of North Dakota to seek help.

The question is very simple: If this was happening to you or members of your family would you then take an interest in the case and do something to help the thousands of families affected? The media now has the story reporting out to the public and they are asking the same question: Why are we not getting help from our own constitutes.

I will expect a response from you within 5 days.

Respectfully Submitted

  
Rita A Ertman

(Board Member L.A. W. S.)

cc: Attorney Phil Sialski

**Rita A Ertman**

11600 Marshall Rd  
Birch Run, MI 48415

Phone: 989-624-5307  
FAX : 989-624-5307  
Eraert56@AOL.Com

**Fax Transmittal Form**

To: Dave Camp  
Address: 137 Cannon Building  
Washington DC  
Phone: 202-225-3561  
Fax: 202-225-9679

From: Rita A Ertman  
Date Sent: 3-24-07  
Number of Pages: 2

**Message:**

On February 10, 2006 we visited your office I along with Steve Gillhan, director of L.A.W.S. Pat Meyer met with your Legislative Assistant Mathew D Mika to ask for a Congressional Hearing on the General Motors / Delphi bankruptcy case that is currently in process. We left a package of information showing the facts that salaried employees who had worked for GM then transitioned to American Axle & Manufacturing in 1974 who never worked for Delphi had their pension liability moved from the GM books to a bankrupt Delphi Corp.

We returned the visit to your office on March 7<sup>th</sup>, 2006 with myself the director of L. A. W. S. Pat Meyer and Jim Garnsey concerned about our pensions. You at that time told us: to be honest with you I really didn't have time to look at the information but I will and get back with you. It is now March 24, 2007 a little over a year has gone by; have you now found the time to look over the information?? We have not heard a thing from you or your office after many faxes and phone calls.

Pat Meyer (director of L.A.W.S.) has been working with Attorney Nina Olson of the Internal Revenue Office in DC. We are asking our Senatorial and Congressional Leaders to write a letter to the IRS to speed up the investigation of documents that would show tax evasion in the GM /Delphi spin-off.

Today at a meeting in Kalamazoo Mi. at the Washington Street Library, Pat Meyer delivered to Senator Carl Levin our concern about this complex and complicated dilemma. The IRS suggested we obtain letters from our Senatorial and Congressional Leaders to ask them to expedite information only they would have in their records concerning the GM / Delphi spin-off.

Due to the impact on the State of Michigan's economy White and Blue collar workers who never worked for Delphi are asking for your help in bringing information to the surface.

Ms Meyer explained to Senator Levin that several agencies on the hill knew about the cover-up. So in an effort to answer the IRS's request Ms Meyer contacted Allen Huffman, office of Senator Dorgan's office of North Dakota to seek help.

The question is very simple: If this was happening to you or members of your family would you then take an interest in the case and do something to help the thousands of families affected? The media now has the story reporting out to the public and they are asking the same question: Why are we not getting help from our own constitutes.

I will expect a response from you within 5 days.

Respectfully Submitted

  
Rita A Ertman

(Board Member L.A. W. S.)

cc: Attorney Phil Sialak

December 5, 2007

I am writing this letter to express concerned over recent developments in the auto industry relative to vested pension benefits. My concern is specific to decisions made by General Motors Corporation and Delphi Corporation relative to current employees and retirees of American Axle, Inc.

In March 1994, GM made the decision to sell the Three Rivers, plant to a group of investors who eventually named the organization American Axle & Manufacturing Inc. (AAM). I was not given the choice between staying with GM or joining AAM. In order to remain employed, I was forced to transition my employment to AAM.

Immediate following the transfer of ownership from GM to AAM, meetings were held to explain our future pay, benefits, and retirement plans with AAM, as well as to explain what would become of our retirement plans and benefits from our time with GM.

During these meetings, it was clearly stated to us that GM would cover all of our required benefits for the period of time during which we were employed with GM, that our time with GM would be frozen, and that AAM would take over and pay retirement benefits for the time we began working for AAM (March 1994) until our retirement date. The documentation for these representations will be easily verified from the bankruptcy court or other court of competent jurisdiction. In short, the agreement reached between GM and AAM stated that the transitioned associates would be receiving two checks in retirement – one from GM and one from AAM. Now that I have retired I find this not to be true, I now receive a check from Delphi who I never worked for and one from AAM.

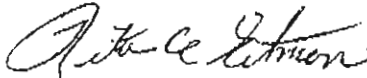
Although I never worked for Delphi Corporation – in fact, Delphi did not even exist when I transitioned from GM to AAM – my retirement income and benefits were apparently transferred to Delphi without my consent or knowledge.

I ask you consider making GM responsible to live up to its commitments to all the transitioned associates of AAM and provide the proper percentage of retirement benefits to each person affected.

Please feel free to contact me at 989-624-5307 or 269-998-2024

Respectfully Submitted

Rita A Ertman



General Motors/Delphi  
Reinstatement of Credited Service Worksheet

Participant Information:	
Participant	James H Gamsky (XXX-XX-8232)
Seniority Date	N/A
Length of Service Date	10/29/1979
Stored Service (as of 03/01/1994)	25.75
Audited Service (as of 03/01/1994)	25.75

Calculation Results

Employer	Period Start	Period End	Period Detail	Hourly Service (by Years)	Salaried Service (by Months)
Delphi	01/01/1991	12/31/1991	Beginning of Year (Active) to End of Year	0	12
Delphi	01/01/1992	12/31/1992	Beginning of Year (Active) to End of Year	0	12
Delphi	01/01/1993	12/31/1993	Beginning of Year (Active) to End of Year	0	12
Delphi	01/01/1994	02/28/1994	Beginning of Year (Active) to Term - Divestiture	0	2
Total Service Summary					
Total Salaried Service (in Months)	205				
Total Hourly Service (in Years)	9				
Total Salaried Service (in Months)	205				
Total Hourly Service (in Months)	104 = Round(8.7 x 12, 0)				
Total Service (in Months)	310 = (205 + 104)				
Total Service (in Years)	25.75 = Round(310 / 12, 4)				
Total Service (in Years)	25.75 = (25.75)				

FAH 111 - March 1994



General Motors/Delphi  
Reinstatement of Credited Service Worksheet

Participant Information

Participant James H Gainsey (XXX-XX-8232)  
Seniority Date N/A  
Length of Service Date 10/29/1979  
Stored Service (as of 03/01/1994) 25.75  
Audited Service (as of 03/01/1994) 25.75

Calculation Results

Employer	Period Start	Period End	Period Detail	Hourly Service (by Years)	Salaried Service (by Months)
Delphi	10/06/1961	12/31/1961	Hire to End of Year	0.2	0
Delphi	01/01/1962	12/31/1962	Beginning of Year (Active) to End of Year	0.9	0
Delphi	01/01/1963	12/31/1963	Beginning of Year (Active) to End of Year	0.7	0
Delphi	01/01/1964	12/31/1964	Beginning of Year (Active) to End of Year	0.6	0
Delphi	01/01/1965	12/31/1965	Beginning of Year (Active) to End of Year	0.6	0
Delphi	01/01/1966	11/31/1966	Beginning of Year (Active) to Transfer	N/A	N/A
Delphi	11/4/1966	12/31/1966	Transfer to End of Year	0.9	0
Delphi	01/01/1967	12/31/1967	Beginning of Year (Active) to End of Year	1	0
Delphi	01/01/1968	12/31/1968	Beginning of Year (Active) to End of Year	1	0
Delphi	01/01/1969	03/27/1969	Beginning of Year (Active) to Transfer	N/A	N/A
Delphi	03/28/1969	12/31/1969	Transfer to End of Year	0.3	9
Delphi	01/01/1970	08/28/1970	Beginning of Year (Active) to Layoff	N/A	N/A
Delphi	08/29/1970	12/31/1970	Layoff to End of Year	0	12
Delphi	01/01/1971	02/21/1971	Layoff to Return from leave	N/A	N/A
Delphi	02/22/1971	08/27/1971	Return from leave to Layoff	N/A	N/A
Delphi	08/28/1971	12/31/1971	Layoff to End of Year	0	12
Delphi	01/01/1972	02/11/1972	Beginning of Year (Active) to Termination	N/A	N/A
Delphi	02/12/1972	12/31/1972	Termination to Rehire	N/A	N/A
Delphi	12/12/1972	12/31/1972	Rehire to End of Year	0.1	1
Delphi	01/01/1973	12/31/1973	Beginning of Year (Active) to End of Year	1	0
Delphi	01/01/1974	03/03/1974	Beginning of Year (Active) to Layoff	N/A	N/A
Delphi	03/04/1974	12/31/1974	Layoff to End of Year	1	0
Delphi	01/01/1975	05/04/1975	Layoff to Termination	N/A	N/A
Delphi	05/05/1975	12/31/1975	Termination to End of Year	0.3	0
Delphi	01/01/1976	12/31/1976	Termination to End of Year	0	0
Delphi	01/01/1977	12/31/1977	Termination to End of Year	0	0
Delphi	01/01/1978	12/31/1978	Termination to End of Year	0	0
Delphi	01/01/1979	10/28/1979	Termination to Rehire	N/A	N/A
Delphi	10/29/1979	12/31/1979	Rehire to End of Year	0	2
Delphi	01/01/1980	12/31/1980	Beginning of Year (Active) to End of Year	0	12
Delphi	01/01/1981	12/31/1981	Beginning of Year (Active) to End of Year	0	12
Delphi	01/01/1982	12/31/1982	Beginning of Year (Active) to End of Year	0	12
Delphi	01/01/1983	12/31/1983	Beginning of Year (Active) to End of Year	0	12
Delphi	01/01/1984	12/31/1984	Beginning of Year (Active) to End of Year	0	12
Delphi	01/01/1985	12/31/1985	Beginning of Year (Active) to End of Year	0	12
Delphi	01/01/1986	12/31/1986	Beginning of Year (Active) to End of Year	0	12
Delphi	01/01/1987	12/31/1987	Beginning of Year (Active) to End of Year	0	12
Delphi	01/01/1988	12/31/1988	Beginning of Year (Active) to End of Year	0	12
Delphi	01/01/1989	12/31/1989	Beginning of Year (Active) to End of Year	0	12
Delphi	01/01/1990	12/31/1990	Beginning of Year (Active) to End of Year	0	12

*Delphi did not appear until 1999 -*

*Employment Records Section*

**Social Security Administration**  
**Retirement, Survivors and Disability Insurance**  
**Earnings Record Information**

From: Office of Central Operations  
300 North Greene Street, Baltimore, Maryland 21290-0300

RITA ERTMAN  
11600 MARSHALL RD  
BIRCH RUN MI 48415

08/07/07

Refer to: S2RB1J/K11028

Your Reference:

We are sending you the statement of earnings you requested for the number holder shown below.

Number Holder's Name: RITA A ERTMAN	Social Security Number: [REDACTED]
--	---------------------------------------

If we recently received earnings information, it may not yet be shown on this statement.

Please read the back of this letter for more information about Social Security records.

If you have any questions, you should call, write or visit any Social Security office. If you visit, please bring this letter. It will help us answer questions.

Enclosures:  
Original Letter  
Earnings Statement

Control Number:  
Remittance CTL Number:

Department of Health and Human Services  
Social Security Administration

Form SSA-L460 (3/07) Destroy Prior Editions

SSA-1826                      ITEMIZED STATEMENT OF EARNINGS                      JOB:  
VERSION 1984.002 \* \* \*                      FOR SSN                      \* \*

FROM: SOCIAL SECURITY ADMINISTRATION  
OFFICE OF CENTRAL OPERATIONS  
300 N. GREENE STREET  
BALTIMORE, MARYLAND 21290-0300

RITA ERTMAN  
11600 MARSHALL RD

NUMBER HOLDER NAME:  
RITA A ERTMAN

BIRCH RUN                      MI 48415

PERIOD REQUESTED    JANUARY 1976    THRU    DECEMBER 2003

YEAR    JAN - MARCH    APRIL - JUNE    JULY - SEPT    OCT - DEC    TOTAL

EMPLOYER NUMBER: 38-0572515  
GENERAL MOTORS CORPORATION  
PO BOX 300  
DETROIT MI 48265-3000

1976					
1977					
1978					
1979					
1980					
1981	-	-	-	-	\$
1982	-	-	-	-	\$
1983	-	-	-	-	\$
1984	-	-	-	-	\$
1985	-	-	-	-	\$
1986	-	-	-	-	\$
1987	-	-	-	-	\$
1988	-	-	-	-	\$
1989	-	-	-	-	\$
1990	-	-	-	-	\$
1991	-	-	-	-	\$
1992	-	-	-	-	\$
1993	-	-	-	-	\$
1994	-	-	-	-	\$
1995	-	-	-	-	\$

PAGE 001



SSA-1826                      ITEMIZED STATEMENT OF EARNINGS                      JOB:  
VERSION 1984.002 \* \* \*                      FOR SSN                      \* \* \*

YEAR    JAN - MARCH    APRIL - JUNE    JULY - SEPT    OCT - DEC    TOTAL

EMPLOYER NUMBER: 38-3138388  
AMERICAN AXLE & MANUFACTURING INC  
1 DAUCH DR  
DETROIT MI 48211-1115

1994	-	-	-	-
1995	-	-	-	-
1996	-	-	-	-
1997	-	-	-	-
1998	-	-	-	-
1999	-	-	-	-
2000	-	-	-	-
2001	-	-	-	-
2002	-	-	-	-
2003	-	-	-	-

EMPLOYER NUMBER: 06-1252418  
LINA BENEFIT PAYMENTS INC  
TAX DEPT SM 16  
900 COHAGE GROVE RD SM 16  
HARTFORD CT 06152-0000

2000	-	-	-	-
------	---	---	---	---

THERE ARE NO OTHER EARNINGS RECORDED UNDER THIS SOCIAL SECURITY  
NUMBER FOR THE PERIOD(S) REQUESTED.

EARNINGS FOR THE YEARS AFTER 2005 MAY NOT BE SHOWN, OR ONLY  
PARTIALLY SHOWN, BECAUSE THEY MAY NOT YET BE ON OUR RECORDS.

PAGE 002 END

## REQUEST FOR SOCIAL SECURITY EARNINGS INFORMATION

### How Much Do I Have to Pay For Detailed Earnings?

1. Count the number of years for which you need detailed earnings information. Be sure to add in both the first and last year requested. However, do not add in the current calendar year since this information is not yet available.
2. Use the chart below to determine the correct fee.

Number of Years Requested	Fee	Number of Years Requested	Fee	Number of Years Requested	Fee
1	\$15.00	15	\$43.75	28	\$64.50
2	17.50	16	45.50	29	66.00
3	20.00	17	47.25	30	67.50
4	22.50	18	49.00	31	68.75
5	25.00	19	50.75	32	70.00
6	27.00	20	52.50	33	71.25
7	29.00	21	54.00	34	72.50
8	31.00	22	55.50	35	73.75
9	33.00	23	57.00	36	75.00
10	35.00	24	58.50	37	76.25
11	36.75	25	60.00	38	77.50
12	38.50	26	61.50	39	78.75
13	40.25	27	63.00	40	80.00
14	42.00				

**For Requests Over 40 Years, Please Add 1 Dollar for Each Additional Year.**

### • Whose Earnings Can Be Requested

#### 1. Your Earnings

You can request earnings information from your own record by completing the attached form; we need your handwritten signature. If you sign with an "X", your mark must be witnessed by two disinterested persons who must sign their name and address.

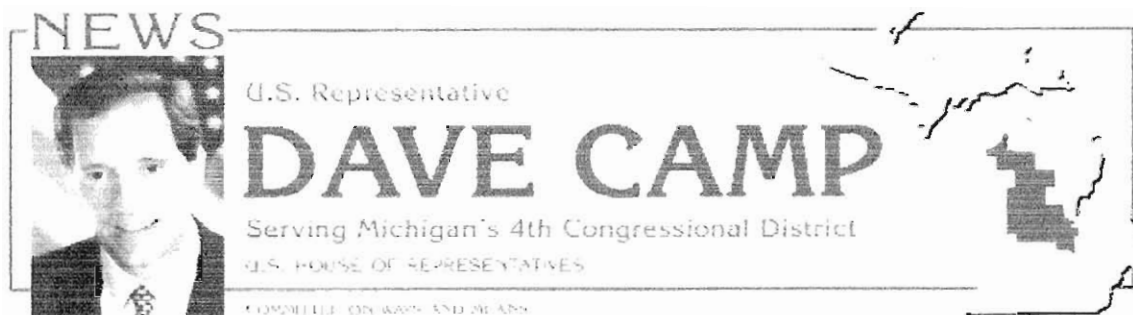
#### 2. Someone Else's Earnings

You can request earnings information from the record of someone else if that person tells us in writing to give the information to you. This writing or "authorization" must be presented to us within 60 days of the date it was signed by that person.

#### 3. A Deceased Person's Earnings

You can request earnings information from the record of a deceased person if you are the legal representative of the estate, a survivor (that is, the spouse, parent, child, divorced spouse of divorced parent), or an individual with a material interest (example-financial) who is an heir at law, next of kin, beneficiary under the will or donee of property of the decedent.

Proof of death must be included with your request. Proof of appointment as representative or proof of your relationship to the deceased must also be included.



**FOR IMMEDIATE RELEASE**  
April 6, 2009

**CONTACT:** Sage Eastman  
202-225-3561

## **Camp Cautions Administration on Auto Bankruptcies** *Impact could devastate pension benefits, local communities*

**Washington, DC** – U.S. Rep. Dave Camp (R-MI), Ranking Member of the Ways and Means Committee and co-author of the landmark Pension Protection Act of 2006, today questioned if the Obama administration had fully considered the impact on retirees and communities of its apparent push to drive General Motors into some form of bankruptcy.

“This is already bankruptcy in all but name only. The administration has opened the door publicly for that possibility, and even GM has stated this could soon be a reality. The administration needs to be fully prepared for all possible outcomes, given that the best scenario will severely impact employees, retirees, and communities; and that the worst scenario is devastating,” Camp said.

In a letter to President Obama this week, Camp expressed deep concerns about the President’s position on the viability of GM and Chrysler LLC.

“A bankruptcy filing – ‘structured’ or otherwise – would deliver a severe blow to the livelihoods of the hardworking Americans employed by these automakers,” Camp stated in the letter. “Tens of thousands of these jobs would likely be cut under any realistic bankruptcy proceeding.”

GM and Chrysler employ an estimated 145,000 blue- and white-collar workers, and about 600,000 retirees also depend on the companies for health care and pensions. The Pension Benefit Guaranty Corporation, a federal agency that guarantees a portion of workers’ pension benefits if a company goes into bankruptcy, and one place GM could turn to help them offload the cost of retiree benefits, has said there is \$23 billion in retiree income and purchasing power from GM,

**(MORE)**

**Auto Bankruptcies**  
**April 6, 2009**  
**Page 2 of 2**

which could just disappear if they go into bankruptcy. And with the PBGC currently running an \$11 billion deficit, Camp has questioned if they could even handle a bankruptcy this large.

“While I know the administration does not take this possibility lightly, and I appreciate the work of the auto recovery czar, I have to question if the administration is prepared for the full ramifications that bankruptcy could mean for current retirees and pensions across the country protected by the PBGC,” Camp said. “I’m not confident the necessary steps are being taken to protect pensioners, let alone the pensions presently covered by the PBGC.”

“I urge the administration to take all necessary precautions to first avoid the erosion or elimination of these companies’ pensions, and also to ensure the viability of PBGC funds to avoid a ripple effect to other industries should GM or Chrysler move into some form of bankruptcy.”

A copy of Camp’s letter is attached.

###

DAVE CAMP  
4TH DISTRICT, MICHIGAN

COMMITTEE ON  
WAYS AND MEANS  
RANKING MEMBER

JOINT COMMITTEE  
ON TAXATION

Congress of the United States  
House of Representatives  
Washington, DC 20515-2204

April 3, 2009

341 CANNON HOUSE OFFICE BUILDING  
WASHINGTON, DC 20515-2204  
(202) 225-3561  
FAX: (202) 225-9679  
WORLD WIDE WEB:  
<http://camp.house.gov>

DISTRICT OFFICES:  
135 ASHMAN STREET  
MIDLAND, MICHIGAN 48640  
(989) 631-2552  
FAX: (989) 631-6271

121 EAST FRONT STREET, SUITE 202  
TRAVERSE CITY, MICHIGAN 49684  
(231) 929-4711  
FAX: (231) 929-4776  
TOLL FREE: (800) 342-2455

President Barack Obama  
The White House  
1600 Pennsylvania Avenue, Northwest  
Washington, D.C. 20500

President Obama:

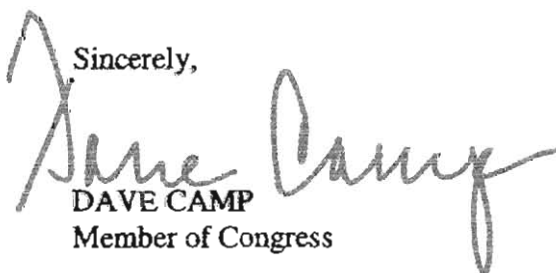
I am writing to express my concerns over your recent announcement on the viability of Chrysler and General Motors (GM). In your remarks on March 30, 2009, you raised the specter of utilizing a "structured bankruptcy process" if Chrysler and GM are unable to achieve the viability benchmarks your administration laid out for them over the next 30 and 60 days, respectively.

I am deeply concerned that a bankruptcy filing – "structured" or otherwise – would deliver a severe blow to the livelihoods of the hard working Americans employed by these automakers. As you well know, Chrysler and GM employ an estimated 145,000 blue and white collar workers in the United States. Tens of thousands of these jobs would likely be cut under any realistic bankruptcy proceeding.

Additionally, an estimated 600,000 retirees depend on Chrysler and GM for health care and pensions. What will be the immediate impact of a bankruptcy filing on the monthly pension payments of these retirees and their families? Will both automakers be forced to terminate their plans during bankruptcy? As of January, 2009, Chrysler's plan was underfunded by \$9 billion, and GM's plan faced a shortfall of \$20 billion. Is the Pension Benefit Guaranty Corporation (PBGC) in a position to assume the massive pension liabilities of Chrysler and GM, which total well over \$100 billion, should they terminate their plans? The PBGC is already running an \$11 billion deficit, and assuming an additional 600,000 pensions from Chrysler and GM will roughly double their benefit payment obligations.

I believe these questions need to be adequately addressed before your administration advocates a "structured bankruptcy" proceeding. I stand ready to work with you in crafting a plan that prevents bankruptcy and helps Chrysler and GM remain viable to save jobs and protect retirees' hard-earned pension benefits.

Sincerely,



DAVE CAMP  
Member of Congress

DLC: rmg

April 1, 2009

Page 2

CC: Governor of Michigan, The Honorable Jennifer Granholm  
Secretary of the Treasury, The Honorable Timothy Geithner  
Director of the National Economic Council, Lawrence Summers  
Chair of the President's Council of Economic Advisors, Christina Romer  
Acting Director of the PGBC, Vincent Snowbarger  
Chrysler Chairman and CEO, Robert Nardelli  
GM President and CEO, Frederick Henderson

DAVE CAMP  
4TH DISTRICT, MICHIGAN

COMMITTEE ON  
WAYS AND MEANS  
RANKING MEMBER

JOINT COMMITTEE  
ON TAXATION

## Congress of the United States

House of Representatives

Washington, DC 20515-2204

May 15, 2009

341 CANNON HOUSE OFFICE BUILDING  
WASHINGTON, DC 20515-2204  
(202) 225-3681  
FAX: (202) 225-8679

WORLD WIDE WEB:  
<http://camp.house.gov>

DISTRICT OFFICES  
135 ASHMAN STREET  
MIDLAND, MICHIGAN 48640  
(989) 831-2552  
FAX: (989) 631-6271

121 EAST FRONT STREET, SUITE 202  
TRAVERSE CITY, MICHIGAN 49604  
(231) 929-4711  
FAX: (231) 929-4778

TOLL FREE: (800) 342-2468

Ms. Rita Ertman  
11600 Marshall Road  
Birch Run, Michigan 48415

Dear Rita:

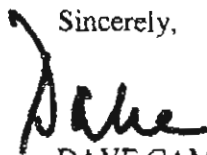
Thank you for contacting me.

I share your concerns regarding the ongoing difficulties facing Michigan's auto industry and the impact it is having on retirees. I am pleased that after significant pressure by salaried retirees and lawmakers alike, the Administration's Auto Task Force met with the salaried retirees from Delphi, GM, Ford and Chrysler. However, significant questions remain.

I remain concerned that the Administration is moving too fast, and without completely understanding the effects bankruptcy filings will have on the retirees of the automotive sector. In fact, I wrote to President Obama to outline my concerns, however I have yet to receive a response to my letter. You can find a copy of the letter on my website, at [http://camp.house.gov/UploadedFiles/040609\\_Auto\\_Bankruptcies-PR-Letter.pdf](http://camp.house.gov/UploadedFiles/040609_Auto_Bankruptcies-PR-Letter.pdf).

Please be assured I will continue to advocate on behalf of retirees, and will work to ensure that your concerns are expressed as the Auto Task Force continues its work. Thank you again for contacting me.

Sincerely,



DAVE CAMP  
Member of Congress

DLC: lmc

*P.S. For additional information please sign up for my monthly e-newsletter at [www.camp.house.gov](http://www.camp.house.gov) that includes up-to-date information on issues, events, Washington, D.C. breaking news, and other topics of interest.*

## The Truth About Cars

Car Reviews, Auto News, Editorials and Podcasts

Home » News Blog » Chapter 11 » Pensions GM Dumped On Delphi Now In Peril

### Pensions GM Dumped On Delphi Now In Peril

By Edward Niedermeyer  
August 27, 2008



The Detroit Free Press reports that GM retirees could face pension interruptions thanks to the General's dumping of obligations to bankrupt supplier Delphi. Salaried employees who never worked for Delphi had their pensions handed over to the troubled GM spinoff in 1999, and had wondered what was happening when checks began arriving with Delphi's name on them. But puzzlement is giving way to concern, as the federal Pension Benefit Guarantee Corp has warned that Delphi is some \$3.5b in the hole on its pension obligations. And no wonder, considering GM saddled it with pension

obligations from several closed and sold factories as a spin-off goodbye present in 1999, a move pension experts call "illegal." As in there ought to be a law against it. Meanwhile, hundreds of the non-Delphi retirees have received letters from the supplier saying their pensions are at risk, thanks to Delphi's bankruptcy. Delphi is supposed to transfer \$1.5b in (hourly retiree) obligations back to moneybags GM, but mysteriously that hasn't happened yet, prompting the PBGC's concern with the situation. Though Delphi's bosses swear up and down that they're committed to honoring pension obligations, if the transfer doesn't happen by September 30 when new PBGC rules go into effect, Delphi will likely find itself in pension default. Which means hundreds of workers who never even worked for Delphi would be at the mercy of the PBGC. And those same new rules mean the PBGC will likely not honor most planned payment step-ups and early retirement benefits. "I don't want a handout," says one retiree. "I want General Motors to pay my pensions like they told me they were going to do."

Detroit News »



Nancy Pelosi, Speaker of the House of Representatives, US Congress

Dear Madam Speaker:

I am writing to enlist your assistance with a matter that on the surface appears to contain practices that seem to be ill advised, illegal and a total manipulation of the contractual obligations in the selling off of certain assets of the General Motors Corporation (GM).

In 1994 GM sold of a major piece of its business to a Company incorporated as American Axle & Manufacturing (AAM). At that time (March 1994), I as a Salaried Management Associate had 32.2 years as an employee of the GM Corporation. One of the stipulations as relates to me, I was not allowed to stay with or transfer back to GM. In essence, I was locked in as part of the GM sale but with AAM. As a benefit, it appeared, (perhaps to silence the salaried workforce) was that we were advised that if we continued employment with AAM, GM, upon our retirement would provide us the same GM Health Care, Dental and Vision insurance at the time of our retirement from AAM. These would be the same benefits GM provides to associates at retirement provided they hired in prior to 1993. This language was part of the Memorandum of Understanding for the purchase agreement by AAM from General Motors. This was substantiated verbally in meetings with the current CEO of American Axle & Manufacturing prior to the sale. Also, we were inundated with continuous reminders in writing from both GM and AAM that we would be looked after and enjoy the same benefits that the GM salaried retirement workers are provided as we speak. You have to understand that it was imperative, from both companies view that associates like myself had to be retained by "hook or crook", in order for the company to function and assure some reasonable expectation of being a successful sale, for both parties.

Several years later, early 1998, all the investors in the initial acquisition were now positioned to take out in for an excess of 1 billion dollars once American Axle & Manufacturing (AXL) went public on the New York Stock Exchange.

Co-incidentally, toward the end of this year we were advised that our contractually promised negotiated benefits from GM during the 1994 Agreement (between GM and AAM) were now being transferred to a newly spun company from GM, called the Delphi Corporation. This was coupled with information that if we wished to retain our benefit package from General Motors we would have to retire by Jan 1, 1999. If not our benefits would be transferred to Delphi Corporation. Now this is a company that I have never worked for and am still appalled that this happened. And, am very suspicious, that a GM VP took over Delphi at the outset, and he and several of his staff have recently been indicted for fraudulent practices, but only after this shifting of benefits. When I attempted to pursue the GM retirement I was told by the pension administrators at AAM that if I choose to do this I would have to retire from AAM. When asked why, was told that it would be contrary to the agreement between AAM and GM. My response was

that GM violated the spirit of the contract so why was AAM held to this. Of course no answer other than we cannot control what GM does. Since I still needed to work, you guessed it; I was advised that I could not take the pension if I intended to continue working for AAM.

Now to speed up the clock to June of 2005. A couple of months prior, Delphi came out with an announcement for the press that starting in January of 2007 they would cease to pay their share of Health Care, Dental Insurance, Extended Health Care, Vision Insurance, Prescription Drug Benefit and cap the promised supplement for Part B increases. This included all Delphi Salaried Associates. You guessed it, even though we never worked for Delphi, we American Axle and GM expatriates were included. Low and behold, a friend supplied me with document published in June 05 by the Delphi Corp and never given to us expatriates which indicated that if anybody included retired by March 1, 2005 they would provide an account of \$20,000 for these retirees to assist them in paying for the benefits being forfeited. However, if you retire after March 1<sup>st</sup>, your account would only be \$10,000 to provide assistance for you and your spouse. One very visible problem, Delphi Corp did not share this information with the AAM associates.

Bottom Line, I retired on 3-1-06 from American Axle and Manufacturing and the Delphi Corporation (Yes the company that I never worked for). I do receive a pension check from both; however the benefits negotiated and promised in 1994 when this deal started must be paid in full for my spouse and me by me, when I exhaust the \$10,000. The cost for my spouse and I is in the range of \$450.00 per month and with the allowance given after less than 2 years I will have to fund these costs from 401K sources which will cost me even more with pre-tax dollars.

There is something that does not square in all of this, but then I look at bonus programs and executive compensation buy out packages for all three of the Companies referred to in this letter I somehow feel I am and will contribute to this the rest of my life. That is when you considered what they have taken from my and my co-workers.

I would seem to me, as a tax payer I am again assisting the same companies that failed to live up to their promises, covered in contractual language with special tax breaks and written into law by my Senators and members of Congress like yourself. Do you suppose that when these companies lobby you for special treatment in many areas including taxes they are telling you the whole truth, particularly how they plan to take from others in the company and insure that there individual compensation and buy out packages continue to be outrageous. This entire matter needs to be looked into by either yourself or one of the operating committees in the Senate or Congress.

The time has come for you as an elected representative to look into this matter as there are hundreds of folks who are being taken advantage of for personal gain.

I would like to take this opportunity to thank you in advance for your future efforts of looking into this matter, particularly during the present time when the country has many

issues to deal with, plus the fact that many in the Senate and Congress will soon be starting your campaigns for re-election.

Respectfully Yours,

Michael S. Serement  
56696 Ashland Court  
Shelby Township, Michigan 48316

Serement1@hotmail.com